

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
 Steven E. Keffer)
 Julie A. Keffer,) Case No. 19-21546 CMB
 Debtors) Chapter 13
) Related to Doc. No. 71

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

a motion to dismiss case or certificate of default requesting dismissal

a plan modification sought by: Debtor

a motion to lift stay as to creditor

Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Chapter 13 Plan dated

Amended Chapter 13 Plan dated February 2, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Debtor's Plan payments shall be changed from \$ 1,975.00 to

\$ 2,315.00 per month, effective April 2022; and/or the Plan term shall be changed from months to months. .

In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice

under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- Debtor shall file and serve _____ on or before _____.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

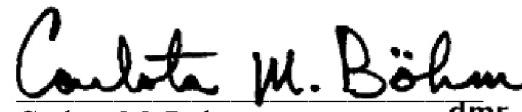
Other: The priority administrative claim of Peoples Natural Gas Company is to be paid at a rate of \$263.73 per month. Legal fees of \$1,000.00 have been added.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 31st day of March, 2022.



Carlota M. Böhm

dmr

Chief United States Bankruptcy Court Judge

Stipulated by:

/s/ Abagale Steidl

Counsel to Debtors

Abagale Steidl, Esquire

STEIDL & STEINBERG

28th Floor-Gulf Tower

707 Grant Street

Pittsburgh, PA 15219

(412) 391-8000

PA I. D. No. 319217

asteidl@steidl-steinberg.com

Stipulated by:

/s/ Owen Katz

Counsel to Chapter 13 Trustee

FILED

3/31/22 2:29 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Steven E. Keffer
Julie A. Keffer
Debtors

Case No. 19-21546-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 31, 2022

User: auto
Form ID: pdf900

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Total Noticed: 91

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Steven E. Keffer, Julie A. Keffer, 1355 Main St., Latrobe, PA 15650-2261
cr	+ SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
15034582	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15034591	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
15034584	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15034596	+ Court of Common Pleas of Westmoreland Co, 2 N Main St, Mezzanine, Room 3, Greensburg, PA 15601-2405
15034601	Credit One Bank, PO Box 2856, Chesapeake, VA 23327-2856
15034605	Everest Receivable Svcs, Matrix Credit Card, 2351 N. Forest Road, Suite 100, Getzville, NY 14068-9902
15034606	Excela Health Medial Group, PO Box 645189, Pittsburgh, PA 15264-5189
15034607	Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15053874	+ First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
15034618	+ Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003
15034619	Hanger Clinic, 62857 Collection Center Drive, Chicago, IL 60693-0628
15034620	Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570
15034631	+ MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034637	+ Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15034638	+ Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148
15034644	+ Ratchford Law Group, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
15034645	+ Regional Acceptance Corp, 4770 Duke Dr, Mason, OH 45040-9376
15162417	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15034650	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15034652	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15061600	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15071370	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15034657	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 31 2022 23:37:04	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 31 2022 23:37:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 31 2022 23:30:00	SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067

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15065029	Email/Text: bnc@atlasacq.com	Mar 31 2022 23:30:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15034577	Email/Text: kristin.villneauve@allianceoneinc.com	Mar 31 2022 23:30:00	Alliance One, PO Box 3110, Southeastern, PA 19398-3110
15034579	+ Email/Text: bk@avant.com	Mar 31 2022 23:31:00	Avant, LLC, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101
15067069	+ Email/Text: bknottices@totalcardinc.com	Mar 31 2022 23:30:00	Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
15034581	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 31 2022 23:30:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15034580	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 31 2022 23:30:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15039308	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2022 23:36:54	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15034586	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 31 2022 23:37:13	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15034593	+ Email/Text: Webcollex@ebn.phinsolutions.com	Mar 31 2022 23:30:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
15075559	Email/Text: BKPT@cfna.com	Mar 31 2022 23:30:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15034588	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 31 2022 23:36:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15067806	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 31 2022 23:37:04	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15034590	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2022 23:37:13	Capital One Bank, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15047134	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 31 2022 23:37:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15068851	Email/PDF: bncnotices@becket-lee.com	Mar 31 2022 23:37:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15034594	+ Email/Text: mediamanagers@clientservices.com	Mar 31 2022 23:30:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15034595	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2022 23:30:00	Comenity Capital Bank, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15034597	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 31 2022 23:30:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
15034598	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 31 2022 23:30:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
15034599	+ Email/Text: BKPT@cfna.com	Mar 31 2022 23:30:00	Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15034600	+ Email/Text: BKPT@cfna.com	Mar 31 2022 23:30:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15034602	Email/Text: mrdiscen@discover.com	Mar 31 2022 23:30:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15039027	Email/Text: mrdiscen@discover.com	Mar 31 2022 23:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15034604	Email/Text: bankruptcynotices@dcicollect.com	Mar 31 2022 23:31:00	Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268

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15034610	Email/Text: BNSFN@capitalsvcs.com	Mar 31 2022 23:30:00	First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
15034611	Email/Text: BNSFN@capitalsvcs.com	Mar 31 2022 23:30:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15034608	+ Email/Text: data_processing@fin-rec.com	Mar 31 2022 23:30:00	Financial Recovery Services, PO Box 4115, Concord, CA 94524-4115
15034609	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 31 2022 23:31:00	Fingerhut Advantage, c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
15034612	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 31 2022 23:37:04	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034615	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 31 2022 23:37:04	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15059958	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 31 2022 23:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15034621	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 31 2022 23:31:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15034622	+ Email/Text: PBNCNotifications@perituservices.com	Mar 31 2022 23:30:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15034624	+ Email/Text: PBNCNotifications@perituservices.com	Mar 31 2022 23:30:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15039307	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2022 23:36:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15034626	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2022 23:36:54	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15034627	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2022 23:36:54	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15044752	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 31 2022 23:36:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15055247	+ Email/Text: bankruptcy@sccompanies.com	Mar 31 2022 23:30:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034628	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 31 2022 23:37:12	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15034630	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 31 2022 23:36:53	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15056450	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2022 23:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15034639	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2022 23:36:54	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15075818	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2022 23:37:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15059059	+ Email/Text: ebnpeoples@grblaw.com	Mar 31 2022 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15034640	+ Email/PDF: rmscedi@recoverycorp.com	Mar 31 2022 23:37:05	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15056882	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 31 2022 23:31:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15034643	+ Email/Text: ngisupport@radiusgs.com	Mar 31 2022 23:30:00	Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911

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15034646	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 31 2022 23:48:17	Regional Acceptance Corp, Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
15040668	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 31 2022 23:48:17	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15034648	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2022 23:36:54	SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15061286	+ Email/Text: bncmail@w-legal.com	Mar 31 2022 23:31:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15034647	+ Email/Text: bankruptcy@sccompanies.com	Mar 31 2022 23:31:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
15034649	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2022 23:30:00	Synchrony Bank, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15035158	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2022 23:37:04	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15061304	+ Email/Text: bncmail@w-legal.com	Mar 31 2022 23:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15034650	+ Email/Text: bncmail@w-legal.com	Mar 31 2022 23:30:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15034652	+ Email/Text: bncmail@w-legal.com	Mar 31 2022 23:30:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15034654	+ Email/Text: media@trueaccord.com	Mar 31 2022 23:31:00	True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15034655	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 31 2022 23:30:00	US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
15034656	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 31 2022 23:30:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15070670	Email/PDF: ebn_ais@aisinfo.com	Mar 31 2022 23:36:54	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15034658	Email/Text: bankruptcy@firstenergycorp.com	Mar 31 2022 23:30:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
15065372	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 31 2022 23:30:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248
15034659	+ Email/Text: admin@rosebulldlending.com	Mar 31 2022 23:31:00	ZocaloLoans, PO Box 1147, Mission, SD 57555-1147

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial, LLC
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
15034583	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15034587	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15034592	*+	CBCS, PO Box 2724, Columbus, OH 43216-2724
15034585	*+	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546

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15034589	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15068852	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15034613	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034614	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034616	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034617	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034623	*+	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15034625	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15034629	*+	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15034635	*+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
15034636	*+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
15034632	*+	MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034633	*+	MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034641	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15034642	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15034651	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
15034653	*+	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15034578	##+	American Credit Financial, PO Box 23, Norcross, GA 30091-0023
15076129	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
15034603	##	Ditech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109
15034634	##+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048

TOTAL: 1 Undeliverable, 24 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Julie A. Keffer asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Steven E. Keffer asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmllawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7